

Form FIN

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NORTH CAROLINA
RALEIGH DIVISION**

Case Number: 09-02643-8-JRL

Judge: J. RICH LEONARD

Dated: January 31, 2011

In Re:

TANKO-DELE YAM CARDIN
AKA: TANKO YAM CARDIN
60 ROCKY RUN LANE
LILLINGTON, NC 27546
SSN (1): XXX-XX-6755

JULIE NICHOLE AMMONS CARDIN

SSN (2): XXX-XX-5582

TRUSTEE'S FINAL REPORT AND ACCOUNT AND NOTICE THEREOF

JOHN F. LOGAN, Trustee for the above case, submits the following final report and account of the administration of the estate pursuant to 11 U.S.C. §1302(b)(1).

You are hereby given Notice that you have thirty (30) days from the date of this Final Report and Account and Notice thereof to file an objection hereto and request for hearing with the Clerk of the Bankruptcy Court. If you file such an objection and request for hearing, a copy must be served upon the undersigned trustee, the debtor(s) and counsel for the debtor(s). If no objections and requests for hearing are filed within such thirty (30) day period, there shall be a presumption that the estate has been fully administered, the estate will be closed, and the trustee and the surety on the trustee's bond will be released.

1. The case was filed on March 31, 2009 and confirmed on September 15, 2009.
The case was subsequently Completed (J) on January 20, 2011.
2. The amount paid to the Trustee by or on behalf of the debtor(s) was \$4,478.00.
3. The Trustee made disbursements to creditors as follows:

Creditor Name	Class	Claim Amt	Prin PD	Int PD	Bal Due
CHASE BANK USA, NA	LATE UNSECURED	\$3,497.85	\$0.00	\$0.00	\$0.00
NC DEPARTMENT OF REVENUE	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
SUZUKI	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
SMITH, DEBNAM, ET AL	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
CLIENT SERVICES, INC.	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
NATIONAL ENTERPRISE SYSTEMS	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
CR EVERGREEN, LLC	UNSECURED	\$2,134.40	\$0.00	\$0.00	\$0.00
VERIZON WIRELESS SOUTH	DIRECT	\$266.74	\$0.00	\$0.00	\$0.00
NCO FINANCIAL SYSTEMS INC.	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
LVNV FUNDING, INC	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
FIA BANKCARD SERVICES	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
SAMS CLUB	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
THE BELK CENTER, INC.	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
AMERIFINANCIAL SOLUTIONS, INC	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
ABSOLUTE COLLECTION	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
NCO FINANCIAL SYSTEMS	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
NCO FINANCIAL SYSTEMS	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
BANK OF AMERICA	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
COMMISSION OF INDIAN AFFAIRS	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
ROUNDUP FUNDING, LLC	UNSECURED	\$342.26	\$0.00	\$0.00	\$0.00
CR EVERGREEN, LLC	UNSECURED	\$3,065.78	\$0.00	\$0.00	\$0.00
WAKE EMERGENCY PHYSICIANS, PA	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
WAKEMED	UNSECURED	\$100.00	\$0.00	\$0.00	\$0.00
WELLS FARGO FINANCIAL NORTH CAROLINA, IN	UNSECURED	\$1,118.70	\$0.00	\$0.00	\$0.00
PRA RECEIVABLES MANAGEMENT, LLC	UNSECURED	\$977.96	\$0.00	\$0.00	\$0.00

Creditor Name	Class	Claim Amt	Prin PD	Int PD	Bal Due
PRA RECEIVABLES MANAGEMENT, LLC	UNSECURED	\$1,424.40	\$0.00	\$0.00	\$0.00
BANK OF AMERICA	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
PRA RECEIVABLES MANAGEMENT, LLC	UNSECURED	\$2,245.78	\$0.00	\$0.00	\$0.00
BANK OF AMERICA, N.A.	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
INTERNAL REVENUE SERVICE	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
NATIONWIDE CREDIT, INC	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
BANK OF AMERICA	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
BANK OF AMERICA	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
BANK OF AMERICA	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
PRA RECEIVABLES MANAGEMENT, LLC	UNSECURED	\$2,962.13	\$0.00	\$0.00	\$0.00
ASSOCIATED CREDITORS EXCHANGE	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
CENTRAL CREDIT SERVICES, INC	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
DISCOUNT TIRE	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
SRA ASSOCIATES	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
CACH, LLC	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
CACH, LLC	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
ENCORE RECEIVABLE MANAGEMENT	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
PENTAGROUP FINANCIAL	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
FIRSTSOURCE ADVANTAGE, LLC	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
CHASE	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
INTERNAL REVENUE SERVICE	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
NC DEPARTMENT OF REVENUE	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
UNITED COLLECTION BUREAU	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
BAC HOME LOAN SERVICING, L.P.	DIRECT	\$126,362.18	\$0.00	\$0.00	\$0.00
BAC HOME LOAN SERVICING, L.P.	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
HARNETT COUNTY TAX COLLECTOR	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
HSBC BANK NEVADA, N.A.	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
LVNV FUNDING, INC	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
AFGE	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
ALLTEL	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
AMERICAN EXPRESS CENTURION BANK	UNSECURED	\$18,575.98	\$0.00	\$0.00	\$0.00
NATIONAL CAPITAL MANAGEMENT, LLC	UNSECURED	\$15,403.70	\$0.00	\$0.00	\$0.00
NC DEPARTMENT OF REVENUE	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
BECKETT & LEE	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
NATIONWIDE CREDIT, INC.	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
CHASE	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
CHASE BANK USA, NA	UNSECURED	\$8,497.61	\$0.00	\$0.00	\$0.00
CIRCUIT CITY	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
CITIFINANCIAL, INC.	UNSECURED	\$996.31	\$0.00	\$0.00	\$0.00
PORTFOLIO RECOV. ASSOC., LLC	UNSECURED	\$17,954.99	\$0.00	\$0.00	\$0.00
PORTFOLIO RECOV. ASSOC., LLC	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
CITIFINANCIAL, INC	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
BAC HOME LOAN SERVICING, L.P.	ARREARS MORTGAGES/MOBILE HOMES	\$997.03	\$997.03	\$0.00	\$0.00
PRA RECEIVABLES MANAGEMENT, LLC	UNSECURED	\$847.57	\$0.00	\$0.00	\$0.00
AMERICAN CORADIUS INTERNATIONAL	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
CACH, LLC	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
CACH, LLC	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
THE LAW OFFICE OF HARRISON ROSS BYCK	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
BANK OF AMERICA	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
BANK OF AMERICA	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00

4. Summary of disbursements:

	Secured	Priority	Unsecured	Cont. Debts	Total
Claim Amount	\$127,625.95	\$0.00	\$80,145.42	\$0.00	\$207,771.37
Principal Paid	\$997.03	\$0.00	\$0.00	\$0.00	\$997.03
Interest Paid	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

5. Costs of Administration:

The clerk was paid \$0.00 for the filing fee.

The debtor's attorney was allowed \$3,000.00 and was paid \$3,000.00.

The Trustee was paid \$0.00 for the cost of mailing notices in the case.

The Trustee was paid \$150.74 for expenses and \$150.73 for compensation pursuant to 11 USC § 1326.

Refunds to the debtor total \$179.50.

6. The Trustee hereby certifies, in accordance with Federal Rule of Bankruptcy Procedure 5009, that the estate has been fully administered.

Wherefore, the Trustee requests a final decree be entered which discharges the Trustee and his surety from any and all liability on account of the above case, closes the estate, and grants such other relief as may be just and proper.

cc: TANKO-DELE YAM CARDIN
and JULIE NICHOLE AMMONS CARDIN

JOHN T. ORCUTT
ATTORNEY AT LAW
6616-203 SIX FORKS RD.
RALEIGH, NC 27615

Dated: January 31, 2011

s/ John F. Logan

John F. Logan
Chapter 13 Trustee
Post Office Box 61039
Raleigh, NC 27661-1039

CERTIFICATE OF SERVICE

DEBTOR 1 NAME: TANKO-DELE YAM CARDIN
DEBTOR 2 NAME: JULIE NICHOLE AMMONS CARDIN

CASE NUMBER: 0902643

I Robert J Wallace, Jr. certify under penalty of perjury that I have served the attached document on the below listed entities in the manner shown on 02/01/2011 :

By First Class Mail :

ABSOLUTE COLLECTION, 421 FAYETTEVILLE STREET MALL, STE. 600, RALEIGH, NC 27601 -
AFGE, C/O UNION PLUS CREDIT CARD, PO BOX 80027, SALINAS, CA 93912 -
ALLTEL, PO BOX 96019, CHARLOTTE, NC 28296-0019, -
AMERICAN CORADIUS INTERNATIONAL, ATTN: MANAGING AGENT, 2420 SWEET HOME ROAD, STE 150, BUFFALO, NY 14228 -
AMERICAN EXPRESS CENTURION BANK, c/o: BECKETT & LEE LLP, ATTORNEYS/AGENT FOR CREDITOR, PO BOX 3001 MALVERN, PA 19355-0701 -
AMERICAN EXPRESS, PO BOX 981535, EL PASO, TX 79998-1535, -
AMERIFINANCIAL SOLUTIONS, INC, FKA FIRSTCOLLECT, INC, PO BOX 64488, BALTIMORE, MD 21264 -
ASSOCIATED CREDITORS EXCHANGE, PO BOX 33130, PHOENIX, AZ 85067-3130, -
BAC HOME LOAN SERVICING, L.P., 7105 CORPORATE DRIVE, PLANO, TX 75024, -
BANK OF AMERICA, N.A., 475 CROSSPOINT PKWY, P.O. BOX 9000, GERTZVILLE, NY 14689 -
BANK OF AMERICA, N.A., ATTN: KENNETH D. LEWIS, CHAIR., 100 N. TRYON STREET, CHARLOTTE, NC 28255 -
BANK OF AMERICA, PO BOX 9000, GETZVILLE, NY 14068-9000, -
BANK OF AMERICA, ATTN: MANAGER OR REG. AGENT, PO BOX 982236, EL PASO, TX 79998-2235 -
BANK OF AMERICA, PO BOX 15019, WILMINGTON, DE 19886-5019, -
BANK OF AMERICA, BANKRUPTCY DEPT., NC4-105-03-14, P.O. BOX 26012, GREENSBORO, NC 27420-6012 -
BANK OF AMERICA, 2970 TRANSIT ROAD, WEST SENECA, NY 14224, -
BANK OF AMERICA, 475 CROSSPOINT PARKWAY, GETZVILLE, NY 14068, -
BECKETT & LEE, PO BOX 3001, MALVERN, PA 19355-0701, -
BENEFICIAL, 155 BONANZA, FAYETTEVILLE, NC 28303, -
BEST BUY, C/O HOUSEHOLD RETAIL SERVICES, PO BOX 5226, CAROL STREAM, IL 60197-5226 -
CACH, LLC, 370 17TH STREET STE 5000, DENVER, CO 80202, -
CACH, LLC, 4340 S MONACO ST, UNIT 2, DENVER, CO 80237 -
CACH, LLC, CACV/CACH OF COLORADO COLLECT AMERICA LT, 4340 S. MONACO STREET, 2ND FLOOR, DENVER, CO 80237 -
CARE CREDIT, C/O GE MONEY BANK, POST OFFICE BOX 981438, EL PASO, TX 79998-1438 -
CENTRAL CREDIT SERVICES, INC, ATTN: MANAGER OR REG. AGENT, PO BOX 15118, JACKSONVILLE, FL 32239-5118 -
CHASE BANK USA, NA, PO BOX 15145, WILMINGTON, DE 19850, -
CHASE, POST OFFICE BOX 15298, WILMINGTON, DE 19850-5298, -
CHASE, PO BOX 78420, PHOENIX, AZ 85062-8420, -
CHASE, PO BOX 15298, WILMINGTON, DE 19850-5298, -
CIRCUIT CITY, C/O CHASE, PO BOX 15298, WILMINGTON, DE 19886-5298 -
CITIFINANCIAL, INC., PO BOX 70923, CHARLOTTE, NC 28272-0923, -
CITIFINANCIAL, INC, PO BOX 140489, IRVING, TX 75014, -
CITIFINANCIAL, 1301 SUNSET AVENUE, SUITE C-9, CLINTON, NC 28329 -
CLIENT SERVICES, INC., 3451 HARRY S. TRUMAN BLVD., SAINT CHARLES, MO 63301, -
COMMISSION OF INDIAN AFFAIRS, 7531 NORTH US421 HIGHWAY, CLINTON, NC 28328, -
CR EVERGREEN, LLC, MS 550, PO BOX 91121, SEATTLE, WA 98111 -
DISCOUNT TIRE, C/O GE MONEY BANK, PO BOX 981438, EL PASO, TX 79998-1438 -
ENCORE RECEIVABLE MANAGEMENT, PO BOX 47248, OAK PARK, MI 48237, -
FEDERAL BUREAU OF PRISONS, OLD HIGHWAY 75, BUTNER, NC 27509, -
FIA BANKCARD SERVICES, PO BOX 15026, WILMINGTON, DE 19850-5026, -
FIA BANKCARD SERVICES, PO BOX 15027, WILMINGTON, DE 19850-5027, -
FIA CARD SERVICES, SUCCESSOR IN INTEREST TO, BANK OF AMERICA; MBNA AMERICA BK, 1000 SAMOSET DR. DE5-023-03-03 NEWARK, D -
FIRSTSOURCE ADVANTAGE, LLC, 6341 INDUCON DRIVE EAST, SANBORN, NY 14132-9097, -
GE MONEY BANK, GE CONSUMER FINANCE, PO BOX 960061, ORLANDO, FL 32896-0061 -
HARNETT COUNTY TAX COLLECTOR, 305 W. CORNELIUS HARNETT BLVD., LILLINGTON, NC 27546, -
HSBC BANK NEVADA, N.A., BASS & ASSOCIATES, P.C., 3936 E. FT. LOWELL RD. , STE. 200, TUCSON, AZ 85712 -
INTERNAL REVENUE SERVICE, ATTN: MANAGER OR REG. AGENT, PO BOX 7346, PHILADELPHIA, PA 19101-7346 -

By Electronic Transmittal :

By Fax :

I certify that I have prepared the Certificate of Service and that it is a true and correct copy to the best of my knowledge, information and belief.

Date: 02/01/2011

Signature: Robert J. Wallace, Jr.

Premium Graphics, Inc.
2099 Thomas Road Suite 10
Memphis, TN 38134

CERTIFICATE OF SERVICE

DEBTOR 1 NAME: TANKO-DELE YAM CARDIN
DEBTOR 2 NAME: JULIE NICHOLE AMMONS CARDIN

CASE NUMBER: 0902643

I Robert J Wallace, Jr. certify under penalty of perjury that I have served the attached document on the below listed entities in the manner shown on 02/01/2011 :

By First Class Mail :

INTERNAL REVENUE SERVICE, ATTN: CORRESPONDENCE, PO BOX 7346, PHILADELPHIA, PA 19101-7346 -
INTERNAL REVENUE SERVICE, ATTN: MANAGER OR REG. AGENT, PO BOX 7317, PHILADELPHIA, PA 19101-7317 -
JOHN T. ORCUTT, ATTORNEY AT LAW, 6616-203 SIX FORKS RD., RALEIGH, NC 27615 -
LVNV FUNDING LLC., RESURGENT CAPITAL SERVICES, PO BOX 10587, GREENVILLE, SC 29603-0587 -
LVNV FUNDING, INC, PO BOX 10584, GREENVILLE, SC 29603, -
NATIONAL CAPITAL MANAGEMENT, LLC, 8245 TOURNAMENT DRIVE, SUITE 230, MEMPHIS, TN 38125 -
NATIONAL ENTERPRISE SYSTEMS, 29125 SOLON RD., SOLON, OH 44139, -
NATIONWIDE CREDIT, INC., 3010 CORPORATE WAY, HOLLYWOOD, FL 33025, -
NATIONWIDE CREDIT, INC, 4700 VESTAL PARKWAY E, VESTAL, NY 13850, -
NC DEPARTMENT OF REVENUE, PO BOX 1168, RALEIGH, NC 27602-1168, -
NC DEPARTMENT OF REVENUE, C/O NC DEPARTMENT OF JUSTICE, PO BOX 629, RALEIGH, NC 27602-0629 -
NC DEPARTMENT OF REVENUE, C/O REGINALD S. HINTON, POST OFFICE BOX 25000, RALEIGH, NC 27640-5000 -
NCO FINANCIAL SYSTEMS INC., PO BOX 61247, VIRGINIA BEACH, VA 23466, -
NCO FINANCIAL SYSTEMS, 507 PRUDENTIAL RD., HORSHAM, PA 19044, -
NCO FINANCIAL SYSTEMS, PO BOX 4911, DEPT. DD, TRENTON, NJ 08650, -
NCO FINANCIAL, PO BOX 61247, DEPT. 64, VIRGINIA BEACH, VA 23466 -
PENTAGROUP FINANCIAL, 5959 CORPORATE DRIVE, SUITE 1400, HOUSTON, TX 77036-2308 -
PORTFOLIO RECOV. ASSOC., LLC, PO BOX 41067, NORFOLK, VA 23541, -
PORTFOLIO RECOV. ASSOC., LLC, PO BOX 12914, NORFOLK, VA 23541, -
PRA RECEIVABLES MANAGEMENT, LLC, as agent of PORTFOLIO RECOVERY ASSOC., PO BOX 12914, NORFOLK, VA 23541 -
ROOMS TO GO, C/O GE MONEY BANK, PO BOX 981439, EL PASO, TX 79998-1439 -
ROUNDUP FUNDING, LLC, MS 550, PO BOX 91121, SEATTLE, WA 98111-9221 -
SAMS CLUB, PO BOX 981064, EL PASO, TX 79998-1064, -
SAMS CLUB, c/o: GE MONEY BANK, PO BOX 103104, ROSWELL, NM 30076 -
SMITH, DEBNAM, ET AL, PO BOX 26268, RALEIGH, NC 27611-6268, -
SRA ASSOCIATES, DEPT 1607, PO BOX 4115, CONCORD, CA 94524-4115 -
SUZUKI, C/O RETAIL SERVICES, PO BOX 15521, WILMINGTON, DE 19850-5521 -
TANKO-DELE YAM CARDIN, JULIE NICHOLE AMMONS CARDIN, 60 ROCKY RUN LANE, LILLINGTON, NC 27546 -
THE BELK CENTER, INC., PO BOX 103104, ROSWELL, GA 30076-9104, -
THE BELK CENTER, PO BOX 981492, EL PASO, TX 79998-1492, -
THE LAW OFFICE OF HARRISON ROSS BYCK, 229 PLAZA BOULEVARD, SUITE 112, MORRISVILLE, PA 19067 -
UNITED COLLECTION BUREAU, 5620 SOUTHWYCK BOULEVARD, SUITE 206, TOLEDO, OH 43614 -
VERIZON WIRELESS SOUTH, AFNI/VERIZON WIRELESS, PO BOX 3397, BLOOMINGTON, IL 61701 -
VERIZON WIRELESS, ATTN: MANAGER OR REG. AGENT, PO BOX 3397, BLOOMINGTON, IL 61702 -
WAKE EMERGENCY PHYSICIANS, PA, ATTN: MANAGER OR REG. AGENT, 570 NEW WAVERLY PL., STE. 110, CARY, NC 27518-7405 -
WAKE MED, PO BOX 29516, RALEIGH, NC 27626, -
WAKEMED, P.O. BOX 29516, RALEIGH, NC 27626-0516, -
WELLS FARGO FINANCIAL NORTH CAROLINA, IN, 4137 121ST STREET, URBANDALE, IA 50323, -
WELLS FARGO FINANCIAL, 204 WESTWOOD SHOPPING CENTER, FAYETTEVILLE, NC 28304, -

By Electronic Transmittal :

By Fax :

I certify that I have prepared the Certificate of Service and that it is a true and correct copy to the best of my knowledge, information and belief.

Date: 02/01/2011

Signature: Robert J. Wallace, Jr.

Premium Graphics, Inc.
2099 Thomas Road Suite 10
Memphis, TN 38134